



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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## **Ask SHIP - Medicare Question & Answer Column**

Submitted by: Cheryl St. Clair, Executive Director for SHIP

Many Indiana Medicare beneficiaries have contacted the State Health Insurance Assistance Program (SHIP) to report receiving letters from their Advantage Plans or Part D Prescription Drug Plans saying they owed delinquent monthly premiums that were supposed to have already come out of their Social Security benefits. Most were concerned that these letters might be a scam.

If you are enrolled in a new Medicare Advantage Plan or a Part D Prescription Drug Plan for 2019, these letters might not be a scam. Because of a Social Security Administration (SSA) error, some 2019 plan members didn't have their Medicare Advantage or Part D Prescription Drug Plan premiums taken out of their Social Security benefits as expected. This mistake affected new enrollees of Medicare Advantage Plans and Medicare Prescription Drug Plans. For some members, their plan premiums did not get paid from their Social Security benefits beginning in February 2019, even if that is what they had chosen. Unfortunately, now they owe several months of over-due plan premiums.

If you get one of these letters, the first thing you should do is follow the instructions from your Medicare Advantage or Part D Prescription Drug Plan regarding your premiums. If you aren't sure which Medicare plan you're enrolled in, check your plan card or materials.

Unless you told your plan you now want to pay your premiums a different way, your plan premiums will be taken out properly from your Social Security payments for rest of the year.

If you receive a bill from your Medicare Advantage or Part D Prescription Drug Plan, your plan must offer you a certain amount of time to repay your premium payments that were missed. This period must last at least as long as the delay in billing. Contact your plan directly with any questions or concerns.

If you were dis-enrolled from your Medicare Advantage Plan or Part D Prescription Drug Plan due to non-payment of these premiums and your plan provider has not re-enrolled you in the plan you were in, contact 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can file a formal complaint and request to be re-enrolled.

You may also call SHIP for any other questions related to Medicare. Contact SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov).

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